



Investor Fact Sheet – Q2 2020

Our Strategy

We are building a relationship-oriented bank for a modern world. To achieve our strategic objectives of delivering superior client experience and shareholder returns, we are focused on four key areas:

1. Delivering a modern relationship-banking value proposition to our clients;
2. Diversifying our earnings growth;
3. Optimizing our operational efficiency; and
4. Maintaining capital and balance sheet discipline.

| Metrics | 2019 | 2020 (As of Apr 30) |
|-----------------------------------|----------|---------------------|
| Total Assets | \$651.6B | \$759.1B |
| Deposits | \$485.7B | \$543.8B |
| Loans and Acceptances | \$398.1B | \$420.6B |
| Common Equity Tier 1 Ratio | 11.6% | 11.3% |
| Market Capitalization | \$50.0B | \$36.7B |
| Total Shareholder Return (1-Year) | 4.2% | (22.6)% |

Credit Ratings

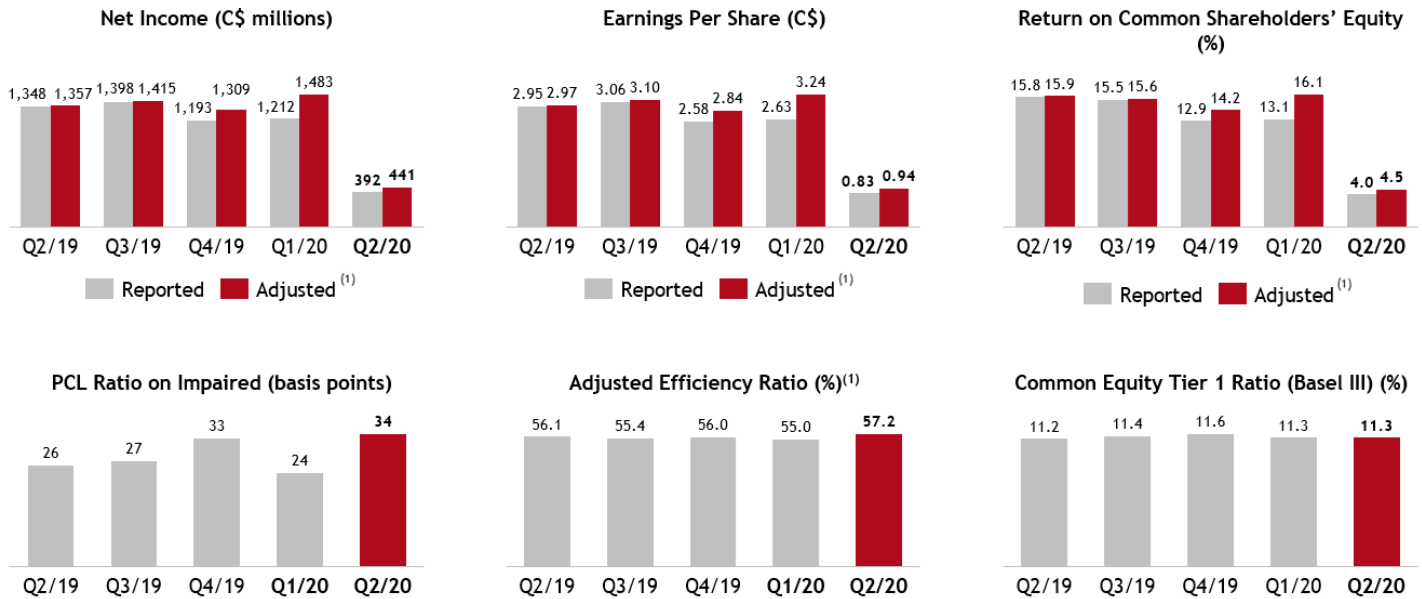
| | DBRS | Moody's | Standard & Poor's | Fitch |
|--------------------------------------|-----------|---------|-------------------|----------|
| Deposit /Counterparty ^{1,2} | AA | Aa2 | A+ | AA |
| Bail-In Senior ³ | AA (low) | A2 | BBB+ | AA- |
| Short Term | R-1(high) | P-1 | A-1 | F1+ |
| Outlook | Stable | Stable | Stable | Negative |

¹ DBRS LT Issuer Rating; Moody's LT Deposit and Counterparty Risk Assessment Rating; Standard & Poor's Issuer Credit Rating; Fitch LT Deposit Rating and Derivative Counterparty Rating.

² Includes senior debt issued prior to September 23, 2018 as well as senior debt issued on or after September 23, 2018 which is not subject to the bail-in regulations.

³ Subject to conversion under the bank recapitalization "bail-in" regime.

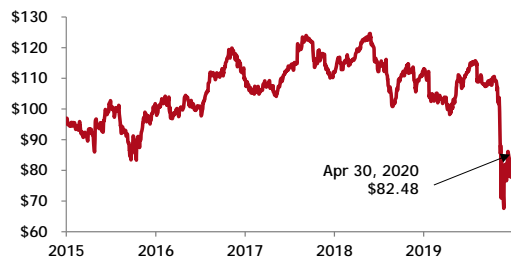
Financial Highlights



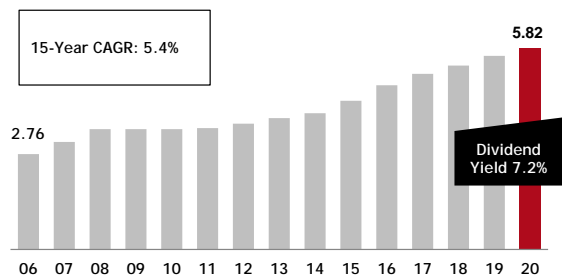
⁽¹⁾ Non-GAAP measure. See Non-GAAP measures within the Notes to Users section on page 1 of the Q2/20 Supplementary Financial Information available on www.cibc.com.

Shareholder Information

Share Price (C\$) — CM



Dividend History



For **A Note About Forward-Looking Statements**, please refer to page 1 of the Q2/20 Management's Discussion and Analysis available on www.cibc.com. For further details relating to the above financial metrics, please refer to the quarterly and annual reports available on <https://www.cibc.com/en/about-cibc/investor-relations/quarterly-results.html>.

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